

**Information to identify the case:**

Debtor 1	<b>Gordon N Van Gilder</b>	Social Security number or ITIN	xxx-xx-9395
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-30752-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gordon N Van Gilder

2/1/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gordon N Van Gilder  
 Debtor

Case No. 18-30752-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Gordon N Van Gilder, 95 Port Elizabeth-Cumberland Road, Millville, NJ 08332-8861  
 517821089 +Carrington Mortgage, 1600 S Douglass Rd., Anaheim, CA 92806-5951  
 517821090 +Citifinancial Services LLC, Attn.:Phelan Hallinan Diamond & Jones,  
 400 Fellowship Rd., Ste. 100, Mount Laurel, NJ 08054-3437  
 517821091 DIRECTV, P.O. Box 830032, Baltimore, MD 21283  
 517821095 +Phelan Hallinan Diamond & Jones, 400 Fellowship Rd # 100, Mount Laurel, NJ 08054-3437  
 517821096 +Pressler, Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 00:50:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2019 00:50:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517821087 EDI: HNDA.COM Feb 02 2019 05:43:00 American Honda Finance, P O Box 7829,  
 Philadelphia, PA 19101  
 517821088 +EDI: CINGMIDLAND.COM Feb 02 2019 05:43:00 AT&T Mobility II, LLC, Attn.:Karen Cavagnaro,  
 One AT&T Way Room 3A104, Bedminster, NJ 07921-2693  
 517821092 EDI: IRS.COM Feb 02 2019 05:43:00 IRS, Centralized Insolvency Operation, P. O. Box 7346,  
 Philadelphia, PA 19101-7346  
 517821093 +EDI: MID8.COM Feb 02 2019 05:43:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517821094 EDI: AGFINANCE.COM Feb 02 2019 05:43:00 Onemain Financial, P.O. Box 183172,  
 Columbus, OH 43218-3172  
 517821097 EDI: NEXTEL.COM Feb 02 2019 05:43:00 Sprint, PO Box 1769, Newark, NJ 07101-1769  
 517823051 +EDI: RMSC.COM Feb 02 2019 05:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
 Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee  
 of Stanwich Mortgage Loan Trust A kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Nathan Van Embden on behalf of Debtor Gordon N Van Gilder nve@nvanembden.com,  
 lstyles@nvanembden.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4